

INTISARI

Penelitian ini dilakukan untuk mengetahui pengaruh variabel *Capital Adequacy Ratio* (CAR), *Loan Deposit Ratio* (LDR) dan *Cost to Income* (CIC) terhadap *Return On Equity* (ROE) pada perusahaan perbankan yang terdaftar di Bursa Efek Indonesia periode 2010 – 2015. Populasi yang digunakan dalam penelitian ini sebanyak 31 bank umum yang telah tercatat di Bursa Efek Indonesia. Penelitian ini menggunakan metode *purposive sampling* dengan 5 kriteria sehingga didapatkan 11 perusahaan yang menjadi sampel. Jenis data berupa data sekunder yang diperoleh dari Galeri Bursa Efek Indonesia. Teknik analisis yang digunakan adalah regresi linier berganda dengan tingkat signifikansi sebesar 5%.

Berdasarkan hasil penelitian dapat diketahui bahwa variabel *Capital Adequacy Ratio* (CAR), *Loan Deposit Ratio* (LDR) dan *Cost to Income* (CIC) berpengaruh signifikan terhadap ROE perusahaan dengan nilai signifikansi kurang dari 0,05 atau 5%. Sedangkan berdasarkan hasil uji koefisien determinasi (r^2) dapat diketahui bahwa variabel CIC mempunyai pengaruh dominan terhadap ROE perusahaan, hal ini dapat dilihat dari nilai koefisien r^2 yang lebih besar dibandingkan dengan variabel CAR dan LDR yaitu sebesar 23,6%.

Kata Kunci : *Capital Adequacy Ratio* (CAR), *Loan Deposit Ratio* (LDR), *Cost to Income* (CIC), *Return On Equity* (ROE).

ABSTRACT

This research is meant to find out the influence of Capital Adequacy Ratio (CAR), Loan Deposit Ratio (LDR) and Cost to Income (CIC) to the Return on Equity (ROE) on the banking companies which are listed in Indonesia Stock Exchange in 2010-2015 periods. The population is all 31 commercial banks which are listed in Indonesia Stock Exchange. This study has been done by using purposive sampling method with five criteria so 11 companies have been selected as samples. This data is the secondary data which has been obtained from the Indonesia Stock Exchange Gallery. The analysis technique has been done by using multiple linear regressions with its significance level of 5%.

Based on the result of this research, it has been found that Capital Adequacy Ratio (CAR), Loan Deposit Ratio (LDR) and Cost to Income (CIC) give significant influence to the ROE of the companies with its significance value less than 0.05 or 5%. Meanwhile, based on the result of the test, it has been found from the determination coefficient (r^2) that CIC give dominant influence to the ROE of the company, it can be seen from the coefficient of r^2 values is larger than the CAR and the LDR that is 23.6%.

Keywords: Capital Adequacy Ratio (CAR), Loan Deposit Ratio (LDR), Cost to Income (CIC), Return On Equity (ROE).